

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Robert L. Santini
Debtor

Case No. 20-02953-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Dec 03, 2021

User: AutoDocke
Form ID: 318

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|---|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ## | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2021:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Robert L. Santini, 411 Avenue H, Matamoras, PA 18336-1307 |
| cr | + Anna Ayoub, 693 Route 739, # 1, Hawley, PA 18428-6083 |
| 5363749 | + Citibank, c/o RAS LaVrar, LLC, 425 Commerce Drive, Suite 150, Fort Washington, PA 19034-2727 |
| 5363750 | + Cllcn Bureau of the Hu, 155 North Plank Rd, Newburgh, NY 12550-1747 |
| 5363752 | + Gateway 1st Fka Gtwy Mtg., 6910 E. 14th Street, Tulsa, OK 74112-6618 |
| 5363753 | Internal Revenue Service, Harrisburg, PA 17101 |
| 5378207 | + M&T Bank, PO Box 1508, Buffalo, NY 14240-1508 |
| 5378870 | + VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013 |

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| cr | + EDI: RECOVERYCORP.COM | Dec 03 2021 23:43:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 5370303 | Email/Text: FSBBankruptcy@fiiwarsaw.com | Dec 03 2021 18:39:00 | Five Star Bank, 100 Chestnut Street 13th Floor, Rochester, NY 14604 |
| 5377892 | + Email/Text: bankruptcy@gatewayloan.com | Dec 03 2021 18:39:00 | Gateway Mortgage Group, LLC, 244 South Gateway Place, Jenks, OH 74037-3460 |
| 5363754 | + Email/PDF: resurgentbknotifications@resurgent.com | Dec 03 2021 18:47:03 | LVNV Funding, PO Box 1269, Greenville, SC 29602-1269 |
| 5364551 | Email/PDF: resurgentbknotifications@resurgent.com | Dec 03 2021 18:47:03 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 5363755 | Email/PDF: resurgentbknotifications@resurgent.com | Dec 03 2021 18:47:08 | LVNV Funding, LLC, c/o Resurgent Capital Services, Greenville, SC 29602 |
| 5378372 | EDI: PRA.COM | Dec 03 2021 23:43:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 5371727 | EDI: PENNDEPTREV | Dec 03 2021 23:43:00 | Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946 |
| 5371727 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Dec 03 2021 18:39:00 | Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946 |
| 5363756 | + EDI: PRA.COM | Dec 03 2021 23:43:00 | Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952 |
| 5363757 | + EDI: PRA.COM | Dec 03 2021 23:43:00 | Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952 |
| 5363948 | + EDI: RMSC.COM | Dec 03 2021 23:43:00 | Synchrony Bank, c/o PRA Receivables |

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| | | | |
|---------|-------------------------------------|----------------------|---|
| 5363760 | + EDI: CITICORP.COM | | Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| | | Dec 03 2021 23:43:00 | THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497 |
| 5363761 | + Email/Text: vci.bkcy@vwcredit.com | | |
| | | Dec 03 2021 18:39:00 | VW Credit, Inc., 1401 Franklin Blvd., Libertyville, IL 60048-4460 |

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| 5371728 | * | Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946 |
| 5363758 | *+ | Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952 |
| 5363759 | *+ | Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952 |
| 5363751 | ##+ | Five Start Bank, 44 Liberty Street, Bath, NY 14810-1597 |

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 05, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2021 at the address(es) listed below:

| Name | Email Address |
|--------------------------------|---|
| John J. Martin | on behalf of Debtor 1 Robert L. Santini jmartin@martin-law.net kmartin@martin-law.net;sseana@martin-law.net;jjmartin@martin-law.net;r59891@notify.bestcase.com |
| Keri P Ebeck | on behalf of Creditor VW Credit Inc. kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com;politicsci2@gmail.com |
| Mark E. Moulton | on behalf of Creditor Anna Ayoub markmoulton@moultonslaw.com staff@moultonslaw.com |
| Rebecca Ann Solarz | on behalf of Creditor Gateway Mortgage Group a division of Gateway First Bank bkgroup@kmlawgroup.com |
| Robert P. Sheils, Jr (Trustee) | rsheils@sheilslaw.com PA41@ecfbis.com;psheldon@sheilslaw.com;jspottesq@sheilslaw.com;sheils@remote7solutions.com |
| United States Trustee | ustpregion03.ha.ecf@usdoj.gov |

TOTAL: 6

Information to identify the case:

Debtor 1

Robert L. Santini

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6916

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:20-bk-02953-MJC

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert L. Santini

**By the
court:**12/3/21Honorable Mark J. Conway
United States Bankruptcy Judge
By: Joan Goodling, Deputy Clerk**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.